



CT Pre-Existing Condition Insurance Plan

<Date>

<NAME>

<ADDRESS1>

<ADDRESS2>

<CITY, STATE ZIP>

COMING SOON: ACCESS HEALTH CT, CONNECTICUT'S HEALTH INSURANCE MARKET PLACE

Dear <NAME>,

Now is the time to start thinking about your health coverage for next year. Your Connecticut Pre-Existing Condition Insurance Plan (CT PCIP) coverage will expire December 31, 2013. CT PCIP will not pay for covered services that you receive after that date. This means you must enroll in a new health coverage option no later than December 15, 2013, for coverage to be effective on January 1, 2014. You will be able to apply for new coverage through Access Health CT, Connecticut's Health Insurance Marketplace. Please see the "Your Next Steps" section of this letter for details on how to apply.

When the Affordable Care Act (ACA) was signed into law in 2010, it created PCIP as a temporary program. The PCIP made health coverage available to uninsured people with pre-existing conditions to bridge you over until new options become available on January 1, 2014. On January 1, the law prohibits health insurance companies from denying you coverage or charging you more for a new policy because of your health condition, and permits states to create marketplaces for buying health insurance (also called "health insurance exchanges"). That means you'll have more options for health coverage.

How do I learn what health insurance choices I have?

Access Health CT will help you shop for health coverage that meets your needs and fits your budget. It's where individuals, families, and small businesses can go online to search for and enroll in health coverage, including Medicaid and the Children's Health Insurance Program (CHIP), also known as the HUSKY Health program. **Open enrollment through Access Health CT begins October 1, 2013, and coverage can start as early as January 1, 2014.**

One option that you should consider is Medicaid. The ACA permits states to expand income eligibility limits for Medicaid to cover more people. Beginning January 1, 2014, Connecticut will expand income eligibility for adults without dependent children, earning up to 138% of the Federal Poverty Level. This coverage group will replace the current Medicaid for Low-Income Adults, and will be known as Medicaid Coverage for the Lowest-Income Populations or HUSKY D). To qualify, your income must be less than the new income guidelines and you must:

- ⇒ be at least age 19 and under age 65;
- ⇒ not be pregnant (Medicaid already has a higher income eligibility limit for pregnant women in Connecticut);
- ⇒ be ineligible for other specific coverage under Medicaid, or Medicare;
- ⇒ be a Connecticut resident; and
- ⇒ be a U.S. citizen or qualified non-citizen (lawfully residing in the U.S. for at least five years unless under age 21; if under 21, legal residence can be less than five years).

In addition to going through Access Health CT, you also have other options for purchasing new health coverage for next year. For example, you can still buy coverage directly from a licensed health insurance company, or enroll in an employer-based plan. If you are interested in enrolling for health insurance through Access Health CT, consumer assistance will be available to help you apply for and choose a new qualified health plan, including a website, a toll-free hotline, and in-person help from trained, unbiased professionals.

How does Access Health CT Work?

Access Health CT simplifies your online search for health coverage by providing many of your options in one place. Starting in October 2013, you'll be able to compare and choose among qualified health plans from multiple health insurers, and find out if you qualify for programs like Medicaid and CHIP (HUSKY Health). You'll see details about benefits and price up front, so you'll know what your premium, deductibles, and other out-of-pocket costs will be **before** you make a choice. You can also find out if you can get lower costs on your monthly premiums. With a single application, Access Health CT will connect you with many of the coverage options you may qualify for.

Access Health CT Highlights

- Health plans available through Access Health CT will offer broad coverage, from doctors to medications to hospital visits.
- You can compare your coverage options based on price, benefits, out-of-pocket costs and other features that may be important to you.
- You may be eligible for help paying for premiums and cost sharing.
- You may qualify for free or low cost coverage through Medicaid or CHIP (HUSKY Health).

Your Next Steps

Visit AccessHealthCT.com to learn more about the health insurance options available. Be sure to read the frequently asked questions (FAQs). There is a [calculator](#) available on the website to see if you're one of the many people who will get a discount. You can also [sign up](#) to receive the Access Health CT newsletter and event notifications.

On the AccessHealthCT.com website, find out what you can do to get ready for open enrollment. For example, you can:

- Make a list of questions **before** it's time to choose your health coverage option. You may want to ask "Can I stay with my current doctor?" or "Will this plan cover my health costs when I'm traveling?"

- Gather basic information about your household income. Some people will be able to pay lower monthly premiums. You'll need income information to find out if you are eligible to pay a lower premium and, if so, how much lower.
- Set your budget. There will be a variety of plans offered both in and outside of Access Health CT to meet different needs and budgets, and sorting them by cost can help you make decisions.
- Find out if your employer will offer health coverage, especially if you work for a small business. Your employer might be able to take advantage of a new healthcare tax credit.

From the website homepage, you can answer a few quick questions to see what coverage options to lookout for when comparing plans during the open enrollment period. Plus, there are common questions and answers located throughout the website.

Access Health CT offers several kinds of help—including auxiliary aids and services for persons with disabilities who need them to review information and/or complete their application. Visit AccessHealthCT.com; or, beginning October 1, 2013, call the Access Health CT Contact Center at 1-855-805-HEALTH (1-855-805-4325). TTY users should call 1-855-789-2428. When open enrollment starts, the Access Health CT Contact Center will assist you in finding someone in your community to help you apply for and enroll in coverage.

Throughout Connecticut, there will be people trained and certified to help you understand your health coverage options and enroll in a plan. They will be known by different names, depending on who provides the service and where they are located. They will all provide similar kinds of unbiased help and will have gone through extensive training and certification to assist you:

- Navigators
- In-Person Assistors
- Certified application counselors

Please go to AccessHealthCT.com or call 1-855-805-HEALTH (1-855-805-4325) to find help near you.

Insurance agents and brokers can also help you with your application and choices

Open enrollment through Access Health CT begins October 1, 2013. At that time, you'll be able to apply and enroll at AccessHealthCT.com. Coverage can start as soon as January 1, 2014, if you enroll in a new plan by December 15, 2013.

Watch for another notice soon that will have details about enrollment in a qualified health plan offered through Access Health CT, and the resources that will be available to help you find coverage that meets your needs.

QUESTIONS

If you have any questions regarding this notice, please call us at 1-800-656-6684. Our office is open Monday through Friday from 8:30 AM to 5:00 PM.

THANK YOU

CT Pre-Existing Condition Insurance Plan
CT Department of Social Services